

### **REMARKS**

Applicant believes the claims as amended are in condition for allowance. To expedite prosecution, Applicant respectfully requests the Examiner to contact Applicant's counsel, Chun-Pok Leung, by telephone to discuss any further concerns prior to issuing another office action.

### **Pending Claims**

Claims 49, 50, 69, and 70 have been amended. New claims 71-74 have been added. Support for the amendments can be found, for instance, in the specification at page 44, lines 41-46, and at page 45, lines 1-20, and in Fig. 14. Accordingly, claims 49, 50, 69, and 70-74 remain pending in this application.

### **35 U.S.C. §102**

Claims 49, 50, 69, and 70 stand rejected under 35 U.S.C. §102(e) as being anticipated by Sehr, U.S. Patent No. 6,999,936.

#### **Claims 49, 50, 71, and 72**

Applicant respectfully submits that independent claim 49 as amended is novel and patentable over Sehr because Sehr does not teach or suggest each element of the claim. For instance, Sehr does not teach or suggest transmitting, by the online provision device, over the public network to the information terminal device and a settlement authentication device, the ID number which is associated with the service or product requested by the information terminal device; and presenting the ID number received by the information terminal device which is associated with the

service or product requested by the information terminal device at a settlement terminal device at a retail location and paying a money amount by a user, the money amount being associated with the service or product requested by the information terminal device.

In the claimed invention, the online provision device transmits over the public network to the information terminal device an ID number which is associated with the service or product requested by the information terminal device. On acquiring this ID number, a user presents the ID number at a settlement terminal device at a retail location and pays a money amount at the retail location, the money amount being associated with the service or product requested by the information terminal device. See specification at page 42, lines 6-13 ("a user pays a fee at a store in which a settlement terminal device 20 is installed"). The claimed invention is directed to a settlement method in which a user orders a product or service at an online store but does not make an online payment (e.g., by using a credit card or electronic payment). Instead, the user requests and receives an invoice number or an ID number which is associated with the product or service in the online order. The ID number is received by an information terminal device and is displayed on the information terminal device or printed on an online slip. See specification at page 44, lines 21-26. The user presents the ID number to a settlement terminal device at a retail location and pays for the product or service associated with the ID number at the retail location. See specification at page 45, lines 1-13. The payment procedure as claimed provides users who are concerned about the risks of online payments with the option of paying for the product or service at the retail location. The ID

number serves as an invoice to identify the product or service in the online order when making the payment at the retail location.

Sehr discloses a visitor ID number on a card used as a method of payment for goods and services purchased at the VENDOR/MERCHANT (col. 17, lines 3-15).

"The VENDOR/MERCHANT represents the location visitors can purchase goods and services via the electronic visitor card (11)." Column 12, lines 13-15. Significantly, the ID number in Sehr is merely "cardholder identification (ID) information such as a visitor ID number" (col. 17, lines 11-12). It is **not** a number which is associated with the service or product requested by the information terminal device in an online order placed over the public network prior to payment at a retail location. In Sehr, the user purchases goods or services at the VENDOR/MERCHANT using the visitor card as a payment mechanism. "The banking module (106) allows the visitor to pay for the tickets (i.e., seat assignments) or for the new visitor cards, as well as to load a monetary value including electronic payment points into the visitor card. To purchase the tickets/cards the visitors can select appropriate payment means from among a set of options (107) including cash, checks, ATM (Automated Teller Machine) cards, credit/debit banking cards, or the visitor card per se." Column 9, lines 26-36. In the claimed invention for a "settlement method," the user pays at the retail location for product or service purchased in a prior online order, which is identified by the ID number presented by the user at the retail location. The two methods are clearly distinct (a settlement method in the claimed invention versus a visitor card payment method in Sehr). The two ID numbers are completely different and serve different purposes (an ID number associated with product or service purchased in a

prior online order in the claimed invention versus a cardholder ID information number on a visitor card used for payment in Sehr). The ID number in claim 49 identifies the purchase of the product or service, while the ID number in Sehr identifies the cardholder.

New dependent claim 71 recites issuing, by the online provision device to the information terminal device over the public network, an online slip that contains the ID number which is associated with the service or product requested by the information terminal device over the public network. New dependent claim 72 recites displaying at the information terminal device the ID number which is associated with the service or product requested by the information terminal device over the public network. These features are novel over Sehr.

For at least the foregoing reasons, claim 49, and claims 50, 71, and 72 depending therefrom, are novel and patentable over Sehr.

Claims 69, 70, 73, and 74

Applicant respectfully asserts that independent claim 69 is novel and patentable over Sehr because, for instance, Sehr does not teach or suggest an online provision device configured to receive a request for a service or product from an information terminal device over a public network, to receive a request for an ID number which is associated with the service or product requested by the information terminal device over the public network, wherein the settlement authentication device is configured to receive, from a settlement terminal device, the ID number presented by a user and a money amount associated with the service or product requested and paid by the user at the settlement terminal device, to determine whether the service

or product requested by the information terminal device can be provided to the user by referring to the ID number which is associated with the service or product requested by the information terminal device, and the service or product amount as a settlement result, and to transmit the settlement result to the online provision device.

As discussed above in connection with claim 49, Sehr discloses a visitor ID number on a card used as a method of payment for goods and services purchased at the VENDOR/MERCHANT (col. 17, lines 3-15). "The VENDOR/MERCHANT represents the location visitors can purchase goods and services via the electronic visitor card (11)." Column 12, lines 13-15. Significantly, the ID number in Sehr is merely "cardholder identification (ID) information such as a visitor ID number" (col. 17, lines 11-12). It is **not** a number which is associated with the service or product requested by the information terminal device in an online order placed over the public network prior to payment at a retail location. In Sehr, the user purchases goods or services at the VENDOR/MERCHANT using the visitor card as a payment mechanism. In the claimed invention for "settlement of payment," the user pays at the retail location for product or service purchased in a prior online order, which is identified by the ID number presented by the user at the settlement terminal device.

The two systems are clearly distinct (a system for making settlement of payment in the claimed invention versus a visitor card used to pay for goods or services at the VENDOR/MERCHANT in Sehr). The two ID numbers are completely different and serve different purposes (an ID number associated with product or service purchased in a prior online order in the claimed invention versus a cardholder ID information number on a visitor card used for payment in Sehr).

New dependent claim 73 recites that the online provision device is configured to issue, to the information terminal device over the public network, an online slip that contains the ID number which is associated with the service or product requested by the information terminal device over the public network. New dependent claim 74 recites that the information terminal device is configured to display the ID number which is associated with the service or product requested by the information terminal device over the public network. These features are novel over Sehr.

For at least the foregoing reasons, claim 69, and claims 70, 73, and 74 depending therefrom, are novel and patentable over Sehr.

### **Conclusion**

In view of the foregoing, Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

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